

## INVESTMENT MODEL OF MARITAL COMMITMENT AMONG URBAN DUAL-EARNER COUPLES

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### ABSTRACT

*Marital commitment is one of the essential elements that can justify the stability in marital relationship. Marital instability is an outcome of many risk factors in the relationship which may include lack of commitment of one or both partners towards their marriage. Concerns on the increase number of divorce cases in the country leads to the actualization of this study. This paper aims to determine the relationships between satisfaction level, quality of alternatives, investment size and marital commitment among urban dual-earner couples in Malaysia. The study also examines the level of investment model variables amongst the respondents. Data were gathered from a total of 478 married government servants from dual-earner family. Self-administered questionnaire was used for data collection. Along with demographic measure, participants completed a shortened version of the Investment Model Scale (Rusbult, Martz, and Agnew, 1998) to assess commitment, satisfaction, quality of alternatives, and investment size. Bivariate analyses revealed that age, gender, years of marriage, level of satisfaction, quality of alternatives, and investment size were significantly related to relationship commitment. Additionally, satisfaction level, quality of alternative, and investment size were significant predictors of relationship commitment. The results implied that married individuals who are satisfied with their marriage, having low level of alternatives and invested highly in the relationship to have high marital commitment which may lead to signify a good marital relationship. Efforts should be given on strengthening the investment made by each partner in marriage in view of prevention and intervention programs targeting at married couples.*

Keyword: commitment, investment model, dual-earner couples.

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### Introduction

Entering an intimate relationship such as marriage generally begins with couples having high hopes for a long lasting and happy union, of which is often entangled with various kinds of challenges. According to Cherlin (2000) previous research has proven that a marriage is more stable when role specialization is less applicable and when women also get involved in economic activities. On the positive end, Rogers (2004) reported that income pooling for dual earner couples improves their marital wellbeing. However, the involvement of women in employment also gives negative influence on the marriage such as disrupting the marriage due to wife's working hours and working sector (Raz-Yuvorich, 2012); wife's independence and income are higher (Becker, 1991) and on labour division related issues (Poortman & Kalmijn, 2002). Thus, due to this alarming negative influence, the current study focuses on dual-earner family as our respondents.

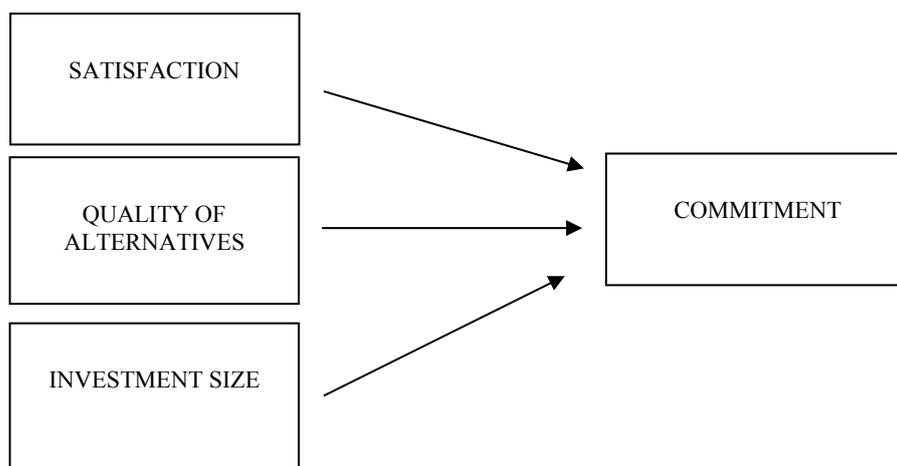
Past research have never failed to relate marital success (i.e. long lasting, happy and satisfactory marriage) with various personal, interpersonal and contextual factors. One of the variables that have been noted to be critical for marital success is commitment made by each partner in the marital relationship. Relationship commitment has been defined as "one's intention to maintain the relationship and remain psychologically attached to it" (Rusbult, 1980; 1983). Commitment is a strong predictor of relationship's success; those intending to stay in their relationship are less likely to break up (Le and Agnew, 2003; Rusbult, 1980). The Investment Model of Commitment introduced by Rusbult (1980) is based on several tenets of Interdependence Theory (Kelley & Thibaut, 1978), and focuses on the assumption that individuals are motivated to take full advantage of rewards while lessening costs. The model helps in understanding the factors that promotes relationship commitment. Investments raise commitment and consequently help to 'lock the individual into his or her relationship' by elevating the costs of ending it. In other word, to end a relationship is to forego invested resources (Rusbult, 1983). Employing the same model, Bui, Peplau and Hill (1996) in a longitudinal study reports that commitment significantly related to relationship stability.

The present study employs the Investment Model of Commitment in find support for factors that contribute to marital commitment as per suggested in the model (Figure 1). According to the model, the most critical determinant of relationship stability is each individual partner's commitment to maintain the relationship. Commitment refers to "the degree to which an individual experiences long-term orientation toward a relationship, including the desire to maintain the relationship for better or

worse” (Rusbult, 1983; Bui, Peplau & Hill, 1996). Three factors, namely satisfaction, investments, and the quality of alternatives as perceived by the individuals involved are claimed to influence the degree of commitment in the relationship.

Marital satisfaction refers the overall subjective evaluation of one’s marriage. As a highly opinionated and personal concept, only the person can tell whether or not she or he is satisfied with the marriage. Individuals are usually satisfied when their expectations, needs and desires are being met. Although it is common to expect that satisfied individuals will remain committed in the marital relationship, there are also unhappy and dissatisfied people who remain married for other reasons. Rusbult (1983), and Bui, Peplau and Hill (1996) argued that such findings implied that there may be other reasons for commitment than just being satisfied. The model also depicts that quality of alternatives as another strong predictor of relationship treatment. Availability of attractive and beneficial alternatives may lessen one’s degree of relationship commitment.

**Figure 1: Investment Model of Commitment (Rusbult, 1983)**



The investment model of marital commitment seems to extend the over-all evaluation of the concept of marital quality and “wellness” of the marital relationship that it may lead to whether commitment can later be used to predict stability of the marriage.

### **Predicting Marital Commitment**

In accord with Rusbult’s Investment Model of Marital Commitment, findings from existing research (i.e: Beach, Katz, Kim, & Brody, 2003; Shafer, James, & Larson, 2013) support the claim that commitment is reinforced when there is high satisfaction, insignificant alternatives, and excessive investments. The model further noted that commitment is increased when the intrinsic or extrinsic investment of resources is perceived as increasing the costs of leaving the relationship. Therefore, increases in investment size, decreases in alternative value, and increases in relationship value should increase commitment to the relationship. Accordingly, it makes commitment a relatively powerful drive in maintaining the relationship.

As rooted under the Social Exchange Theory, the investment model asserts higher reward and lower cost induce greater satisfaction in relationship. Individual should be satisfied to relationship that offers more reward, low cost and consequently the expectations become lower. Relationship should be more satisfying when it offers high rewards such as physically attractive or brilliant spouse or share similar attitude with partner.

According to the model, “*commitment to a relationship is also known to be a function not only of the relationship outcome value, but also the quality of the best available alternative and the magnitude of the individual’s investment in the relationship*” (Rusbult,1983). It refers to which extent sources other than their partner could fulfil their need or tempting to them. It can be third person in the relationship, economic dependence, and limited education. To some, venturing into new hobbies or interest can also be considered as an alternative.

Through-out the marriage, if an individual perceives that the resources being “invested” a relationship increase the costs of withdrawing from it, the likelihood of abandoning the relationship is low. According to Rusbult (1983), there are extrinsic and intrinsic investments. Examples of extrinsic investments are home and savings while intrinsic investments are such as time spent together, memory and emotional involvement. Impett, Beals & Peplau (2001) defined investment as internal factors which are related with the relationship such as friends and shared assets. It is evident that when quality of alternative is less alluring and when both satisfaction level and investment size are evaluated as highly affirmative, the relationship commitment increases. Investment would be vanished once marriage ends, therefore, couples who invested in their relationship would be less likely to leave the relationship. Previous research (i.e Rusbult, 1998; Dibble and Drouin, 2014) suggest that satisfaction will be the strongest predictor of commitment. Consequently, this study explored all investment model variables in predicting commitment. Investment model also asserts that relationship should be more satisfying when an individual feels that he or she gains high rewards from it; such as physically attractive or bright partner, similar attitude with partner. To sum, if an individual perceives

the marriage is rewarding, not being allured by alternatives outside the relationship and felt like they have invested a lot and be satisfied with it, most like the marriage in going to last long.

The following parts are divided into several sections which discussed the methodology, findings, discussion and conclusion of the present study.

**Method**

**Participants**

The present study involved four hundred seventy eight (n=478) married government servants from dual earner family in Selangor, Johor, Pulau Pinang and Kelantan. Total of 163 male and 315 female respondents have been selected by cluster random sampling. Firstly, we listed all government agencies in each location representing north, east, west and south of Malaysia as part of the sampling frame. Random selections on the agencies were done and the cluster of employees in the selected agencies who met the inclusion criteria (having a working spouse) was recruited as respondents.

**Measures**

Self-administered questionnaire was used to obtain information from the respondents. The Marital Investment Scale (Rusbult, Martz, & Agnew, 1998) was used to measure commitment (7 items;  $\alpha = 0.93$ ), satisfaction (5 items;  $\alpha = 0.92$ ), alternatives (5 items;  $\alpha=0.81$ ) and investments (5 items;  $\alpha = 0.78$ ). The scoring for each subscales were determined by Likert method (0 = strongly disagree to 8 = strongly agree). Sample items include: satisfaction, “*Our relationship makes me very happy*” alternatives, “*My needs for intimacy, companionship, etc., could easily be fulfilled in an alternative relationship*” and investment, “*I feel very involved in our relationship – like I have put a great deal into it.*” Example of commitment item is: “*I want our relationship to last for a very long time.*”

**Results**

**Characteristics of the respondents**

Table 1 represents personal background characteristics of respondents. A total of 163 male and 315 female respondents aged between 24 to 59 years old were involved in the study. The average age of the respondents was 37 years old where 164 (34.3%) respondents were at the range of 24 to 31 years old, 169 (35.4%) respondents aged 32 to 40 years old while 145 (30.3%) respondents aged older than 41. Respondents’ highest education was presented by years of formal education. The average years of education of the respondents was 16.59 years (SD = 4.07) which is equal to degree level which equals to 173 (36.2%) of respondents, whereas diploma 122 (25.5%), and SPM 103 (21.5%). Respondents also reported average family income of RM 6061.80 with minimum value of RM2300 and maximum value of RM 18000.00

**Table 1: Background characteristic of respondents**

Background variable	M	SD	Min	Max
<b>Personal Characteristic</b>				
Age	37.06	9.05	24	59
Education	16.59	4.07	6	21
Marital duration	10.40	8.42	1	34
Family Monthly Income (RM)	6061.80	2762.15	2300	18000

Note: M = mean ; SD = Standard Deviation

**Descriptive analyses on Satisfaction, Quality of Alternatives, Investment Size and Marital Commitment**

Findings from descriptive analyses showed that most of the respondents (56.7%) tend to have low marital satisfaction level with the mean score 30.42. The result on total quality of alternatives show 51% of the respondents reported low alternatives in their marriage, and 62% of the respondents were low in investment size. On the other hand, majority (63%) of the respondents reported to have high marital commitment with the mean score of 26.91.

**Table 2: Level of Satisfaction, Quality of Alternatives, Investment Size and Marital Commitment**

Variables	n(%)	Mean	SD	Min	Max
<b>Satisfaction level</b>					
Low	271(56.7%)	30.42	4.03	21.00	36.00
High	207(43.3%)				
<b>Quality of alternative</b>					
Low	244(51%)	19.96	7.61	10.00	40.00
High	234(49%)				
<b>Investment Size</b>					
Low	299(62.2%)	22.25	3.37	14.00	28.00
High	179(37.4%)				

Marital Commitment					
Low	178(37.2%)	26.91	2.98	20.00	30.00
High	300(62.8%)				

**Relationships Between Personal Factors, Satisfaction, Quality of Alternatives, Investment Size and Marital Commitment**

The independent variables which include the demographic factors of age, gender, marital duration and factors comprises the model (satisfaction, alternatives and investment) were tested in terms of their relationships with the dependent variable, marital commitment. Table 3 shows the results of the bivariate relationships.

As depicted in Table 3, there are significant positive relationships between gender ( $r = .091$ ), satisfaction ( $r = .281$ ), investment size ( $r = .191$ ) and marital commitment. Apparently, there are significant negative relationships between age ( $r = -.119$ ), years of marriage ( $r = -.157$ ), income ( $r = -.153$ ), alternatives ( $r = -.454$ ) and marital commitment. Younger respondents with shorter marital duration, less income, less alternative tend to report higher marital commitment.

**Table 3: Correlations among variables**

Variables	Commitment (r)
Age	-.119**
Gender	.091*
Years of marriage	-.157**
Income	-.153**
Satisfaction	.281**
Quality of alternative	-.454**
Investment	.191**

Note: \*\* $p \leq 0.01$ ; \* $p \leq 0.05$

From t-test analysis we found that there were significant difference ( $t = -2.0$ ) in commitment between male ( $M = 26.53$ ,  $SD = 2.92$ ) and female ( $M = 27.10$ ,  $SD = 3.0$ ). On the other hand, female respondents, those with high marital satisfaction and those who indicate high marital investment showed a higher level of commitment. These findings were found to be in accord with previous literature such as Le and Agnew (2003) and Shafer, Jensen, & Larson (2012), where high satisfaction, low alternatives, and greater investment size have a positive effect on the relationship. Such research has summoned on the notion that individuals who have invested more in the relationship are more committed in the marriage. People who have put a great deal into their relationships, would want to avoid wasting those investments (such as effort, energy, times and etc.) so they're more likely to continue to persevere with their relationships. Past research indicates that low-income individuals are significantly more committed in their marriages (Schramm, & William, 2011). Economic hardship and the feeling of strain related to money problems contribute to depending to their spouse thus encouraging people to commit to their marriage. However, such dependency may also imply power and control issues in the long run.

Next, a further multivariate analysis was performed to determine the significant predictors of marital commitment.

**Predictors of Marital Commitment**

**Table 4: Multiple Regression of Personal Factors, Satisfaction, Quality of Alternatives, Investment Size and Marital Commitment**

Variables	Standardized Beta ( $\beta$ )
Constant	
Age	.236
Gender	.112
Years of marriage	-.158
Income	-.241
Satisfaction	.178
Quality of alternative	-.427
Investment	.121

$$R^2 = 0.31$$
$$F = 30.254, \text{ d.f.} = (7,470)$$

Table 4 shows the result of Multiple Regression Analysis of Personal Factors, Satisfaction, Quality of Alternatives, Investment Size on Marital Commitment. A total of 31% of variance in marital commitment is explained by the selected variables. Results showed that quality of alternatives ( $\beta = -0.427$ ) and income ( $\beta = -0.241$ ) were the significant factors that uniquely predict marital commitment. Both alternatives and income are interrelated as literature on alternatives in marriage includes “a third person”, economic dependence, and limited education as the example of alternatives. This is reliable evidence that alternative and income predict marital commitment.

### Discussion and Conclusion

The present study provides strong support for the Investment model predictions of marital commitment. The findings of this research appear to be in accord with numerous previous literatures. Generally, the respondents reported a low level of satisfaction, low quality of alternatives, low investment size, and high commitment. Based on theoretical variables, commitment is positively associated with satisfaction, negatively associated with alternative quality, and positively associated with investment size. In this study, the findings demonstrated use of the model across dual earner married couples, high or lower education and income; and various age of marriage. Our study reveals that an individual who puts more into their relationship is more likely to feel strongly attached to the relationship. In sum, scrutinizing marital dynamic variables would lead us to understand more on the evaluation of the outcome of the processes such as satisfaction, however, taking the satisfaction variable along with the other marital investment model variables will definitely strengthen our understanding of the extended process. Finally, we can conclude that this study on investment model of commitment increases the level of understanding of close relationships such as marriage which goes beyond just by examining one’s level of satisfaction on the marriage. The findings also implied the usefulness of the model for further efforts on looking at marital stability.

Future studies may need to consider comparative dyadic analyses of the model between husband and wife of the same marital union. Mix-method approach may also enhance better understandings of the soundness of the model in predicting marital commitment thus ensuring a happy and long lasting marriage.

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